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THE

LAUDABLE SOCIETY for the BENEFIT of WIDOWS.

The BUSINESS of this SOCIETY is managed by Twenty-four DIRECTORS, chose annually on the 25th of *March*, or within fourteen Days after; at which Time eight of the oldeſt go out, and eight new ones are choſe in their Room. Their Place of Meeting is the Queen's Arms Tavern, in St. Paul's Church-Yard, the firſt Wedneſday in every Month.

AN ABSTRACT of the DEED of SETTLEMENT OF THE LAUDABLE SOCIETY for the BENEFIT of WIDOWS,

Which is inrolled in the HIGH COURT of CHANCERY, bearing DATE the 18th of MARCH, 1761.

The preamble is to this effect: *Since it is well known that upon the deceaſe of a maſter of a family, the Widows and Fatherleſs are frequently expoſed to difficulties, from which they were ſecured during the continuance of his life: Therefore, to obviate them, as far as in this* SOCIETY *lies, they have reſolved on, and agreed to, articles; of which the following is an abſtract:*

ARTICLE I.

ALL perſons ſubſcribing the Deed, by themſelves or agent, ſhall be deemed members; and be bound by the agreements and covenants therein mentioned.

All perſons becoming members ſubject to the ſettlement.

ART. II.

No perſon ſhall be deemed a member who is not a Proteſtant, a native of Great-Britain, or a naturalized foreigner; and who, at

Qualifications of perſons to be admitted.

at the time of his admiſſion, is not an inhabitant thereof; above the age of twenty-one, and under the age of forty-five years; and who has not been a married man one year.

ART. III.

Number of members.

NO more than two thouſand perſons ſhall be admitted into this SOCIETY.

ART. IV.

Diſqualifications.

NO land or ſea officer, ſoldier, or ſailor, ſhall be admitted a member of this SOCIETY: and any member becoming ſuch, ſhall be excluded therefrom (militia excepted.)

ART V.

The method of admiſſion

EVERY perſon, propoſing to be a member, is to give in his Name, Reſidence, Age, Title, or Profeſſion; as alſo the Chriſtian Name and Age of his wife, one month, at leaſt, before his admiſſion; and muſt produce the following affidavit: 'That he is then 'in a good ſtate of health, and that he has no diſtemper or diſorder, 'which, according to the beſt of his knowledge, judgment, or 'belief, may tend to the ſhortening of his days.' Thoſe who reſide in *London*, or within twenty miles thereof, are to appear in perſon before the Directors at their meetings; but thoſe who reſide at a greater diſtance, may be admitted by a certificate of their health and age, under the hands of their pariſh miniſter, churchwardens, or overſeers, or two of them, together with their own affidavit as above. But in caſe a miniſter, church warden, or overſeer, or perſon reſiding in places extraparochial, ſhould offer themſelves to be members, they are to apply to their next pariſh for ſuch qualification.

ART. VI.

What is to be paid upon admiſſion.

EACH perſon, upon his admiſſion, is to pay to the Secretary, or Clerk, two ſhillings and ſix pence for an affidavit, one ſhilling for a certificate (when it is neceſſary) and ſeven ſhillings and ſix pence for a policy, including the ſtamp duty; and five pounds five ſhillings to the Joint Stock of the SOCIETY; and to pay five pounds five ſhillings yearly, by half-yearly payments, viz. on *Lady-day* and *Michaelmas-day*, or within fourteen days after each of the ſaid days; and, in default thereof, to forfeit to the Joint Stock, for the firſt half year's neglect, three ſhillings and ſix pence; for two ſucceſſive half-years' neglect, ten ſhillings; and in caſe he is in arrears two ſucceſſive half-years, and does not pay his arrears, together with his forfeitures, within twenty-eight days after the ſecond of the two ſucceſſive half-years, then he ſhall be excluded from the SOCIETY, and his widow ſhall have no advantage therefrom.

ART. VII.

ART. VII.

THE widow of each member, during her widowhood, ſhall be entitled to one annuity, payable half-yearly, on *Lady-day* and *Michaelmas-day*, as follows, viz. Widow's annuity.

	Years.		Day.		£.	
If her huſband has been a member	1	and	1	—	10	A year.
	2	—	1	—	15	
	3	—	1	—	20	
	4	—	1	—	25	
	7	—	1	—	30	
	10	—	1	—	35	
	13	—	1	—	40	

ART. VIII.

PROPER evidence of each member's death and burial is to be left with the Secretary or Clerk within three months after his death, under the forfeiture of ten ſhillings to the Joint Stock, out of the widow's firſt half-year's annuity. What notice to be given upon the death of a member.

ART. IX.

THE ſaid evidence is to be laid before the Directors at their next meeting (after it is left with the Secretary) to be determined upon by them.

ART. X.

EACH widow when, and as often as, required by the Directors, is to make affidavit, 'That ſhe is then the widow of the deceaſed 'member, and then unmarried:' and if ſhe refuſes to make ſuch affidavit, ſhe is not to receive her annuity, but to be excluded from all benefit of the SOCIETY. What is required of the widows.

ART. XI.

THE annuity of the widow ſhall not be paid to any perſon without being duly authoriſed to receive the ſame; and not without a certificate from the miniſter, church-wardens, and overſeers, or any two of them, of the pariſh where the widow is reſident, or other ſufficient evidence, that ſhe was alive on the day on which the half-yearly payment became due. The manner in which the annuity is to be paid.

ART. XII.

THE widow ſhall pay the half-yearly payment, agreed to be paid by the member whoſe widow ſhe is, up to that day from which her annuity is to commence; with all arrears and forfeitures incurred before, or at his death. The widow to make good arrears and forfeitures.

ART. XIII

ART. XIII.

What is required and allowed in case a member survives his wife.

EVERY member, surviving his wife, shall, within three months next after her death, give notice thereof in writing to the Secretary or Clerk, under the forfeiture of five shillings to the Joint Stock; and shall pay all his arrears and forfeitures, if any. And in case the member, whose wife dies, shall be desirous to continue a member for the benefit of any future wife, though he then should be above forty-five, he may again be admitted, upon payment of one pound five shillings only to the Joint Stock; but in every other respect shall be considered as a new member, provided he applies to be admitted within two months next after his wife's decease, and not otherwise.

ART. XIV.

How vacancies are to be filled.

WHEN any vacancy happens by the death of any member, or otherwise, the Directors may admit others in their room, under the terms before-mentioned.

ART. XV.

Number of Directors.

THE direction and management of the SOCIETY, and all the affairs thereof, are to be intrusted to the care of twenty-four members; who are not to receive or take, on account of their being Directors, any stipend, salary, gratuity, or any benefit or advantage whatever, without the consent of the general meetings.

ART. XVI.

The business of the Directors.

FOR the immediate establishing this SOCIETY, twenty-four of the first subscribers are constituted Directors until the 25th of *March*, 1762; who are impowered to fix a Seal for the SOCIETY, take an House or Office within the cities of *London* or *Westminster*, or the suburbs thereof, and appoint Counsellors, Attornies, Sollicitors, Clerks, Accountants, Book-keepers, Messengers, and other Servants, and their Fees and Salaries; and take such securities from them as they shall think fit: and the Directors are to order the making out policies, and taking in the premiums, and other payments, and to place out, and improve the same, for the answering the charges of the SOCIETY, and paying all annuities; and they are to provide an iron chest, wherein to secure the monies and effects of the SOCIETY; which chest is to be fixed in such place as the Directors think most convenient. They are also to provide all books of account, and all other things needful for the SOCIETY; and may, for just causes, remove or suspend any of the servants, officers, or other persons employed in or about the SOCIETY, and fill up such vacancy, and do and execute all other things, which they shall adjudge fit and reasonable, and are pursuant to the said Deed.

ART. XVII.

How often general meetings are to be called, and with what power they are inveſted.

TWO general meetings are to be held in every year, viz. on *Lady-day* and *Michaelmas-day*, or within fourteen days after; and oftener, if the Directors, or any of the members, to the number of ſeven, ſhall require the ſame: at which general meetings all the members may be preſent; of all which meetings, the Directors ſhall give at leaſt fourteen days notice in the *London Gazette*, and otherwiſe; which general meetings (having twenty members, at leaſt, preſent) have power to determine all matters relating to the SOCIETY, and to alter and amend the Deed, and make any additional rules or articles, ſo as they be confirmed by a ſecond general meeting, and be inrolled in the High Court of Chancery.

When and how new Directors are to be choſen.

The general meetings on *Lady-day*, are, by ballot, to chuſe twenty-four members, to wit, ſixteen of the Directors for the time being, and eight other members, in each year, to be Directors for the enſuing year: but no member is to be choſen a Director who ſhall have ſerved as ſuch three years ſucceſſively.

ART. XVIII.

Directors are to report to the general meetings, the ſtate of the SOCIETY.

THE Directors are to report to the general meetings, on *Lady-day* and *Michaelmas-day*, the general ſtate of the SOCIETY, and it's accounts, by way of Debtor and Creditor. And particularly at the general meetings on *Lady-day*, ſhall aſcertain and report the true ſtate of the Stock, and other effects of the SOCIETY.

ART. XIX.

With whom the keys of the iron cheſt are to be depoſited.

THE Directors are to appoint a Committee of three, of their own body, who are to have the keys of the iron cheſt, which ſhall not be opened unleſs ſeven Directors are preſent.

ART. XX.

The election and buſineſs of Truſtees.

THE Directors are, by ballot, to chuſe out of themſelves five Truſtees; which Truſtees, or ſome three of them, are to ſign all policies; and all ſecurities, deeds, and writings, are to be taken in their names; and when the Truſtees are likely to be reduced to two in number, they are then to aſſign over their truſt to others, at the appointment of the Directors: and the Truſtees are to give ſuch declarations of truſt, and enter into ſuch covenants and obligations as the Directors ſhall require.

ART. XXI.

The election and buſineſs of Auditors.

THE Directors are yearly, or oftener, to chuſe, from among themſelves, five Auditors, three of whom are to audit the accounts of the SOCIETY, who are to report their proceedings to the Directors; who are, as occaſion requires, to order the money, balance of ſuch accounts, to be paid into the *Bank of England*; and all ſecurities and other-like deeds, are to be by them depoſited in the iron cheſt.

ART. XXII.

Directors and Truſtees, how far to be indemnified.

THE Directors and Truſtees are to be indemnified for what they ſhall lawfully do in purſuance of the ſaid Deed: and the ſtock, ſecurities, and effects of the SOCIETY, in the firſt place, are to be appropriated to indemnify them: the Truſtees and Directors are to be anſwerable for their own acts only.

ART. XXIII.

How often the Directors are obliged to meet.

THE Directors are to meet when, where, and as often as they ſhall think proper; but at leaſt *monthly*: and, being ſeven in number at leaſt, may diſpatch all buſineſs relating to the SOCIETY; except in caſes where a greater number is, by the Deed, required.

ART. XXIV.

Upon what ſecurity Directors may lend out money.

THE Directors may lend, or lay out upon mortgage, or purchaſe of houſes, lands, or parliamentary, or other ſecurities, ſuch monies as they ſhall think fit; provided that on ſuch loans, or purchaſes, the reſolutions of the Directors therein be had, at two ſeveral monthly meetings, or boards, of a major part, at leaſt, of the Directors: and ſo that the title and conveyance relating to ſuch loans, or purchaſes (except parliamentary ſecurities) be firſt approved of by counſel.

ART. XXV.

Of vacancies in the Direction.

IN caſe a Director dies, or does not act for three months, then another may be choſen, by ballot, in his room: and in caſe any Director ſhall be concerned in the contrivance or management of any other undertaking, contrary to the intereſt of the SOCIETY, or ſhall be guilty of a breach of truſt, he ſhall be diſcharged from being a Director.

ART. XXVI.

The members at liberty to inſpect the Deed, &c.

ALL members are at liberty to inſpect, at all convenient times, the Deed of Settlement, with all ſubſequent orders and proceedings, and all the books of account, for their better ſatisfaction.

ART. XXVII.

The method to be taken if the payment ſhould ever be found inſufficient.

IF it ſhould ever happen that the intereſt, and other profits, ariſing from the Capital Joint Stock of the SOCIETY, with the annual ſubſcriptions, or payments, ſhall not be ſufficient to anſwer the claims of the widows, and the charges of the SOCIETY; then the Directors may order a Call upon all the members, rateably, to make good the deficiency: but ſuch Call ſhall not exceed one year's payment.

ART. XXVIII.

AFTER the end of twenty-five years, from the 25th of *March*, 1761, if it ſhall be made appear to the ſatisfaction of a general court, that the Joint Stock has, one year with another, during that period, proved more than ſufficient for the purpoſes mentioned in the Deed; the Directors may, at any meeting, make an order for the leſſening the annual ſubſcription of the members; but ſuch order is not to leſſen or decreaſe the then Capital Joint Stock of the SOCIETY.

What reduction may be made, if the annual payments ſhould prove more than ſufficient.

ART. XXIX.

THE better to anſwer all the ends and purpoſes of the Deed, the Directors may make other rules, orders, and by-laws, ſo as they are not repugnant to the Deed. But, on any motion being made for that purpoſe, notice ſhall be ſent to each Director; and, at the ſecond meeting, ſuch motion is to be conſidered; and, if approved at three ſubſequent meetings, the ſame, with all other rules, orders, and by-laws, are to become binding on all the members.

Power of making by-laws.

STATE of the SOCIETY on the 5th DAY of AUGUST, 1767.

The Number of Members is 401, whoſe annual Payments are 5*l.* 5*s.* each.

The Capital Joint Stock is 8700*l.* in the 3 *l. per Cent.* Conſolidated Bank Annuities.

ANNUAL INCOME.	*l.*	*s.*	*d.*
By Payments of 401 Members at 5*l.* 5*s.* each —	2105	5	0
By Intereſt on the Capital Joint Stock of 8700*l.* at 3 *l. per Cent.*	261	0	0
	2366	5	0

There are ſeven Widows Claimants, whoſe Annuities are as follow:

	l.	*l.*			
One at 25	—	25			
Three at 15	—	45		100	0
Three at 10	—	30			
Clear Yearly Income				2266	5

DIRECTORS

DIRECTORS NAMES AND PLACES of ABODE.

Thoſe marked * are the preſent Truſtees.

* MR Richard Baldwin, Pater-noſter-Row, Bookſeller.
* Mr. Thomas Cater, Bread-Street, Cheapſide, Apothecary.
Mr. John Colhoun, Bow-Lane, Merchant.
Mr. Benjamin Farmer, Little Trinity-Lane, Coal Merchant.
Rev. Thomas Francklin, M. A. Great-Queen-Street, Lincoln's-Inn-Fields.
Flower Freeman, Eſq. Goodman's-Fields, Merchant.
* Mr. Matthew Fretwell, Elbow-Lane, Dowgate-Hill, Stock Broker.
Mr. James Green, Poultry, Pewterer.
Mr. Benjamin Harriſon, Friday-Street, Tobacconiſt.
Mr. Thomas Harriſon, Pater-noſter-Row, Printer.
Mr. Joſeph Phillips, Aldgate-within, Linen-Draper.
Mr. James Raitt, Friday-Street, Merchant.
Mr. Alexander Reid, Chelſea, Surgeon.
Mr. Thomas Reid, oppoſite Northumberland-Street, Strand, Grocer.
* John Rivington, Eſq. St. Paul's Church-Yard, Bookſeller.
Mr. Peter Robinſon, Mile-End, Gent.
Mr. John Rowley, Bucklerſbury, Merchant.
Mr. Solomon Sammon, Eſſex-Street, Strand, Tallow-Chandler.
Mr. William Saunders, Aldgate-within, Hoſier.
* Mr. John Smith, Bucklerſbury, Druggiſt.
Mr. William Smith, Clement's-Lane, Lombard-Street, Apothecary.
Mr. John Stevenſon, Strand, Button-Seller.
Mr. John Towſe, Miles's-Lane, Cannon-Street, Gent.
Mr. Lake Young, Watling-Street, Glazier.

Secretary, Michael Fiſher, Wych-Street, near Temple-Bar.